Pay claims correctly the first time

COB Smart simplifies the process of identifying secondary coverage and determining primacy, eliminating “pay and chase” inefficiencies that result in repeat bills, improper payments and costly coordination of benefits processes.

**BENEFITS**
- Increase payment accuracy
- Reduce costs from member canvassing, claim reprocessing and recovery
- Improve provider and member satisfaction by expediting eligibility and claims processes

**HOW IT WORKS**
- Offers the only national database of multiple benefits coverage
- Analyzes data from more than 30 national and regional health plans to identify members with overlapping benefits
- Uses NAIC-based primacy rules to determine order of benefits with 99 percent accuracy
- Integrates with your existing systems to simplify COB information exchange

**PROVEN RESULTS**
- 10:1 Minimum first-year return on investment
- 31% Increase in secondary COB coverage identification
- 100% National health plan participation
- 180M+ Lives in the COB Smart database

To learn more about how COB Smart can take the hassle out of coordination of benefits, visit cobsmart.org.